

**From:** Lonna Johnson <lonnajohnson1998@sbcglobal.net> on 04/03/2008 08:35:02 PM

**Subject:** Regulation Z

I believe you are considering a law placing restrictions on the activities of mortgage brokers.

However, the provisions are not being extended to all lenders. I believe this to be a mistake - mortgage brokers are not the sole cause of the recent crisis. In fact, mortgage brokers could not do their job unless there was a bank somewhere willing to loan the money on the unsound terms we have heard about lately.

If you pass this kind of law, make it applicable to all lenders and not just mortgage brokers.

Sincerely,  
Lonna Johnson, Cameron Park, CA